

Information to identify the case:

Debtor 1	<u>Terry L. Fazenbaker</u>	Social Security number or ITIN	xxx-xx-4184
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda L Fazenbaker</u>	Social Security number or ITIN	xxx-xx-9380
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70756-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry L. Fazenbaker

Linda L Fazenbaker

2/7/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry L. Fazenbaker
Linda L Fazenbaker
Debtors

Case No. 17-70756-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Terry L. Fazenbaker, Linda L Fazenbaker, 255 Clarence Street, P.O. Box 558, Hyndman, PA 15545-0558
cr	+ Bayview Loan Servicing, LLC et al, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
cr	+ THE BANK OF NEW YORK MELLON, et al., c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14711938	+ Collection Svc Center, 81 Baltimore St Ste 209, Cumberland, MD 21502-3050
14711940	Jennie C. Tsai, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14711941	+ Nationwide, 5503 Cherokee Av Suite 200, Alexandria, VA 22312-2307

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Feb 08 2023 04:54:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14711936	+ EDI: BANKAMER.COM	Feb 08 2023 04:54:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14711937	+ EDI: LCIBAYLN	Feb 08 2023 04:54:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
14784190	+ EDI: LCIBAYLN	Feb 08 2023 04:54:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
14711939	+ EDI: CCS.COM	Feb 08 2023 04:54:00	Credit Control Service, 725 Canton St, Norwood, MA 02062-2679
14711942	+ Email/Text: bankruptcy@onlineis.com	Feb 08 2023 00:01:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
14817189	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837

District/off: 0315-7

User: auto

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15203945 Email/Text: mtgbk@shellpointmtg.com

Feb 08 2023 00:00:00

THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826

15506212 EDI: BANKAMER.COM

Feb 08 2023 04:54:00

THE BANK OF NEW YORK MELLON ect., C/O
Bank of America N.A., PO Box 31785, Tampa, FL
33631-3785

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE FOR THE NOTEHOLDERS OF THE CWABS INC., ASSET-BACKED NOTES, SERIES 2006-SD3 bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-SD3) logsecf@logs.com
Christopher M. McMonagle	on behalf of Creditor THE BANK OF NEW YORK MELLON et al. cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-SD3) dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Linda L Fazenbaker thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Terry L. Fazenbaker thedebterasers@aol.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC et al pakb@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor Bayview Loan Servicing LLC et al kdlittleecf@gmail.com

District/off: 0315-7

User: auto

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10